

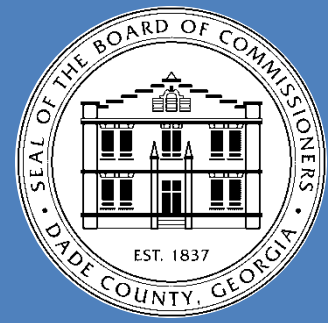
# DADE COUNTY

## *Georgia*

JUST AROUND THE CORNER

# BUSINESS GUIDE

Dade County Clerk  
Board of Commissioners  
Dade County, Georgia



## Welcome to Dade County,

Entrepreneurship and small business development are important to the communities of the Northwest Georgia area. We believe entrepreneurs are crucial for a thriving community and our local economy. We appreciate the investments they make in our hometown communities.

Owning and operating a business is hard work. It takes dedication, patience, financial investment, and an assortment of skills. Knowing how to handle the many details of starting a business is instrumental in the success of your business.

The information enclosed in this document has been compiled to answer many of the questions that arise when a person begins to think about starting and operating a business. This information may lead to additional questions; therefore, help is available to assist you in finding answers. The Dade County Board of Commissioners partners with many organizations such as the Industrial Development Authority, Northwest Georgia Joint Development Authority, and other business development organizations. The County Clerk and Commissioners' staff stand ready to assist you in identifying the best resource to help you.

We ask your help in identifying additional topics that should be addressed in this guide. The more information we can provide, the better we can assist you and others interested in starting a business. We commend you and look forward to working with you in establishing a new business here in Dade County, Georgia.

**Kind Regards,**

**Board of Commissioners of Dade County, Georgia**  
**Administrative Building**  
**71 Case Avenue Suite 243**  
**P.O. Box 613**  
**Trenton, Georgia 30752-0613**  
**706.657.4625 • 706.657.5116 [dadecounty-ga.gov](http://dadecounty-ga.gov)**

*(Edited by Dade County Commission: For use by Dade County Business and Prospective Entrepreneurs)*

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*Notice: The contents of this publication are presented for informational purposes only and should not be considered in any way legal or professional assistance. We encourage you to seek the advice of a licensed professional when dealing with legal and financial matters. While care has been taken to provide accurate, up-to-date information, the information presented has been collected from numerous sources and is subject to errors and/or changes. Should be further researched for updates and accuracy.*



# What is an Entrepreneur?

- An entrepreneur is a person who organizes and manages a business undertaking. An entrepreneur sees an opportunity, makes a plan, starts a business, manages the business, and receives the profits.
- An entrepreneur assumes the risk of the business venture in order to profit. The amount of risk assumed varies greatly depending on the size of business, startup costs, inventory, economic climate, market health, etc.
- Entrepreneurs drive economic growth by creating jobs, increasing market competition, providing goods and services, and creating wealth for themselves and their employees.



Due to the inherent risk of becoming an entrepreneur, the Dade County Board of Commissioners and Northwest Georgia Joint Development Authority wish to make the process as straightforward as possible. By giving prospective entrepreneurs the proper tools, we hope to build a strong foundation of economic understanding in the citizens of Dade County, which will translate into economic growth and development. Use this booklet as a workbook. Start at the beginning, work through to the end, and make notes along the way.

*This Booklet would not have not been possible without the dedication of many individuals and the cooperation of many organizations. We would like to thank all those who contributed.*





# Is Entrepreneurship For You?

There is no way to eliminate all the risks associated with starting a small business; however, you can improve your chances of success with good planning and preparation. A good starting place is to evaluate your strengths and weaknesses as the owner and manager of a small business. Carefully consider each of the following questions:

- Are you a self starter?
  - It will be up to you to develop projects, organize your time, and follow through on details.
- How well do you get along with different personalities?
  - Business owners are required to develop working relationships with a variety of people including customers, vendors, staff, bankers, and professionals, such as lawyers, accountants or consultants. Can you deal with a demeaning client, an unreliable vendor, or unreliable staff person?
- How good are you at making decisions?
  - Small business owners are required to make decisions constantly, often quickly, under pressure, and independantly.
- Do you have the physical and emotional stamina to run a business?
  - Business ownership can be challenging, fun, and exciting. But it's a lot of work. Can you face 12-hour work days, six or seven days a week if necessary?
- How well do you plan and organize?
  - Research indicates that many business failures could have been avoided through better planning. Good organization of finances, inventory, schedules, and production can help avoid many pitfalls.



- Are you driven enough to maintain your motivation?
  - Running a business can wear you down. Some business owners feel burned out by having to carry all the responsibility on their shoulders. Strong motivation can make the business succeed and will help you survive slowdowns as well as periods of burnout.
- How will the business affect your family?
  - The first few years of business startup can be hard on family life. There also may be financial difficulties until the business becomes profitable, which could take months or years. You may have to adjust to a lower standard of living or put family assets at risk

Personal Notes:





# Planning Your Business

*Starting your own business is not something to be rushed into; careful and advanced planning can ensure the success of your future venture. Below is a suggested one-year plan.*

## **One Year Checklist for Entrepreneurs:**

### **One Year Before Start-Up**

- Redefine your ideas in writing. Determine exactly where you want to go.
- Decide what business you want to start. Be specific in your business definition.
- Assess the impact on your family and personal life. How will this affect your relationships? Will your family support the use of finances and time?
- Begin research. You must determine if there is a need for your product/service. This research can be preformed by students, professionals, or you can do it yourself.
- Build your personal skills by taking formal management/business courses. Contact Northwestern Technical College for additional information.
- Contact the Small Business Development Center for assistance in writing a business plan and other business start up services.
- Contact the Georgia Department of Labor for information on educational seminars on labor/safety issues.

### **Six Months Before Start-Up**

- Determine the focus of your business. What do you want to specialize in? It is easier to excel at one area than at many.
- Start writing a business plan.
- Define your target markets. Who is your intended clientele? Who should you aim your advertising towards?





- Research business and trade organizations. Most areas of business have agencies and organizations set up to facilitate business. Take advantage of what these groups have to offer.
- Start looking for the best location for your business. How much space do you need? Would your business be better suited downtown or in a rural part of the County? Is a store front location needed or can you work from your home? Location can make or break a business. Conduct the search on your own or contact a local real estate agent.

### Four Months Before Start-Up

- Name your business. Be careful in deciding on a name and be aware that someone may already be using the name. Have a few back-up ideas. You can check to see if a name is being used by contacting Georgia Office of the Secretary of State.
- Make a final selection of the business location make sure that the location you choose is within your budget and also fits into your business plan. Cheaper rent may cost you more in the long run. **Remember: Location, Location, Location.**
- Select outside advisors. This will be a very hectic time. It will be beneficial to have people you can call on to listen to your ideas, problems, and plans and to provide feedback. These people should be able to provide you with guidance, constructive criticism and feedback. They should be people experienced and knowledgeable in business.
- Set up a network of mentors. Select people who can help you by giving you insight and ideas.
- Choose your business's legal form. Will you be a partnership, sole proprietorship, or corporation? Legal form should be chosen very carefully as it can impact your business in many ways.
- Set up bookkeeping, accounting, and office systems. Will you need to hire a bookkeeper/bookkeeping firm?





- Seek outside demographic information on your targeted customer base. Gather secondary information.
- Continue working on your business plan.

### Three Months Before Start-Up

- Determine your cash needs. How much money will you need for start-up? What will be your monthly variable and fixed costs? What is your break even point? You must estimate your cash flows.
- Review preliminary financial objectives. How much profit do you expect to make? Are you planning on making investments? What is your intended cash flow?
- Decide on your pricing strategy. After determining your variable and fixed costs, decide what your mark up rate will be. You will also need to consider demand and competitive factors in setting your price.
- Forecast sales. Contact the SBDC or others in your field to help you forecast accurately.
- Determine your company's employee needs. How many people do you need on your staff? This is important to decide as it effects your requirements for insurance, cash flow, etc.
- Project your cash flow. Write out an estimated statement of all revenues and expenditures. This statement should cover one calendar year. Also project your net cash flow for the entire year.
- Continue working on and refining your business plan.

### Two Months Before Start-Up

- Prepare marketing plan. How are you going to market your product and how much will it cost? Are you going to use publicity? Are you going to use paid advertisement? You must decide how you will go about introducing your business to the public.
- Get your business license from the City or County from the City or County.  
(See Occupational Tax)



- Review non-financial objectives (public image, legal questions). How do you want the public to see your business? Are you a family establishment or geared more toward adults? What is your business taking? Do you have all legal documents needed?
- Prepare a preliminary balance sheet. Contact SBDC for assistance.
- Secure necessary financing. Whether through private lender or through other sources, you must obtain the necessary amount of start-up capital.
- Secure insurance coverage if possible. (See Labor/Safety)
- Refine your business plan.

### One Month Before Start-Up

- Fine tune your cash flow budget.
- Prepare your grand opening. The Dade County Chamber of Commerce can be of assistance in planning your events. Be creative but practical.
- Set up your office, display areas, etc. Have everything exactly as you want it. The last few days before opening are not time to do this. The look of your store or office sets the tone for your business. You should put thought and time into it.
- Review your final checklist.
- Hire your staff. (See Labor/Safety)
- Make sure everything works. It is better to find out that your equipment does not work in advance. In that case, you can make any necessary repairs and be ready to open your doors on time.
- Implement marketing, promotion, and opening plans. This will be a good time to start advertising in local newspapers, radio, and television if your budget permits.  
Remember: Word of mouth is your most powerful publicity! It's also the least expensive. Spread the word.



## Start-Up and After

- Schedule your time wisely. It is important to get the maximum out of time you have available. You might consider reading time management materials or speaking with someone who you think manages time wisely.
- Continuously update your service/product. What is good about your product? Make it better. What does not work with your product? Eliminate the problem as much as possible. Listen to your customers, advisors, and vendors.
- Check cash flow budget against actual performance.
- Maintain good communication with your bankers and vendors. By keeping the lines of communication open, you are helping yourself. Should you need their help in the future, you will be more likely to receive it.
- Continue to improve the 5 C's of credit (Character, Collateral, Capacity, Capital, and Condition).
- Make sure you are in contact with your investors. Make sure that you understand the conditions of your repayment. When are the payments due? Make sure you fulfill your obligations to investors. You may need to call them again someday.
- Check cost of living budget. If you are drawing money from the company for living expenses, be sure to take what is only necessary. Stick tightly to your budget.

*Tip: Consider delaying your official grand opening/ribbon cutting until you have been in business for a couple of weeks. If you do, you can make sure that you have worked the "bugs" out and that all is running well.*

### Personal Notes:



# The Business Plan

## The Business Plan

A business plan precisely defines your business, identifies your goals, and serves as your firm's resume. The basic components include a current and pro formal balance sheet, an income statement, and a cash flow analysis. It helps you allocate resources to properly handle unforeseen complications and make good business decisions because it provides specific and organized information about your company and how you will repay borrowed money. A good business plan is a crucial part of any loan application. Additionally, it informs sales personnel, suppliers, and others about your operations and goals.

The following outline of a typical business plan can serve as a guide. You can adapt it to your specific business. Breaking down the plan into several components helps make drafting it a more manageable task.

## Introduction

- Give a detailed description of the business and its goals.
- Discuss the ownership of the business and the legal structure.
- List the skills and experience you bring to your business.
- Discuss the advantages you and your business have over your competitors.

## Marketing

- Discuss the product/services offered.
- Identify the customer demand for your product/service.
- Identify your market, its size and location.
- Explain how your product/service will be advertised and marketed.
- Explain the pricing strategy.



## Financial Management

- Explain your source and the amount of initial equity capital.
- Develop a monthly operating budget for the first year.
- Develop an expected return on investment & monthly cash flow for the first year.
- Provide projected income statements and balance sheets for a two year period.
- Discuss your break-even point.
- Explain your personal balance sheet and method of compensation. Discuss who will maintain your accounting records and how they will be kept.
- Provide “what if” statements that address alternative approaches to any problem that may develop.

## Operations

- Explain how the business will be managed on a day-to-day basis.
- Discuss hiring and personnel procedures.
- Discuss insurance, lease or rent agreements, and issues pertinent to your business.  
Account for the equipment necessary to produce your products and services.
- Account for production and delivery of products and services.

## Concluding Statements

- Summarize your business goals and objectives and express your commitment to the success of your business.
- Once you have completed your business plan, review it with a friend or business.
- When you feel comfortable with the content and structure make an appointment to review and discuss it with your lender. The business plan is a flexible document that should change as your business grows.

Personal Notes:



# Feasibility & Marketing Strategy

## Is Your Business Idea Feasible?

Answer the following question regarding your idea. Give complete answers to these questions. If you are unsure about or answer no to any of the following questions, then you should rethink your idea.

- What type of business do you plan to start?
- What kind of product do you plan to offer?
- Will your product satisfy a need yet unfilled?
- Will your product have a competitive edge based on price, location, quality or selection?

## Researching Your Markets

It is recommended that you research your potential market demand for your product or service. First, determine what questions you need answered. The following are ideas on where to find the information you need.

### Primary Data:

- Your experience.
- Experiences of people you know.
- Survey potential customers to determine their wants/needs. Observe similar businesses.
- Interview these business owners.
- Interview suppliers, vendors, bankers.

### Secondary Data:

- Visit your public library.
- Contact trade associations (i.e. trade shows and trade journals)
- Contact the SBDC, IDA, NWT, NWGAJDA and Dade County Chamber of Commerce. See Resource Directory for contact information.
- Use various search engines on the internet (i.e. Yahoo, Google, MSN, Lycos, Alta Vista, etc.)



## Marketing Your Business

In order to properly market your product, you need to answer the following questions. This information can be used to help you develop your marketing plan. Contact the SBDC for more information on constructing this plan.

- ❖ Who are your customers?
- ❖ Where are my customers?
- ❖ How many potential customers are there?
- ❖ What are my customers' needs?
- ❖ How can I reach my customers?
- ❖ How much will customers pay?
- ❖ Who are my competitors?
- ❖ How does my competition operate?
- ❖ What are the market trends?
- ❖ What are technological trends?

Personal Notes:





# Demographic Information

This information breaks down population by different categories such as age, sex, race, income, and education. It can be used to help identify the number of people who may use your business or services. A variety of free demographic information is available on the internet. To obtain general information, you may wish to view the following link

<http://quickfacts.census.gov/qfd/states/13000.html> or for more detailed demographics you may contact the Dade County Industrial Development Authority.



## **Personal Notes:**





# Financial Information

When starting a business, one important consideration is where to obtain capital to back your venture. Most start-up businesses require a capital contribution by the entrepreneur, usually 20%. The remaining financing may be available from local banks or may require private investors. There are several Small Business Administration loan programs available to businesses, all of which require bank participation. These loan programs, however, are not guaranteed. They are all subject to change based on the SBA's current budget.

- **SBA Express Loan.** This program provides financing for small businesses such as start-up, construction, home based, internet, or existing businesses looking to expand. The maximum loan is \$25,000. These loans are for working capital.
- **SBA Guaranteed Loan Program 7(A).** This program provides financing to small businesses through guaranteeing a percentage of the bank's loan to the business. Eligible expenditures are for land and building, machinery and equipment, working capital, and some restructure of existing debt. The maximum SBA will guarantee is \$750,000 and more than 75% of the total loan.
- **SBA 504 Loan Program.** This program provides financing for small businesses through a low interest, fixed rate, long-term loan. The Small Business Administration takes a second lien position behind the bank. Eligible expenditures are for land and building, long-life machinery and equipment. The minimum SBA will finance is \$125,000, and the maximum is \$1,000,000. Job creation is a requirement of the program.

While each of these programs has specific requirements for eligibility, there are certain standards that must be met for all loan programs. A loan applicant must be of good character; show the ability to operate a small business successfully, and have a reasonable amount of his/her own resources to invest to withstand possible losses. In addition, the following will likely be required:



- Credit Report
- Collateral adequate to secure the debt.
- List of collateral and its value.
- Appraisals required on real property used as collateral.
- Personal guarantees required of those persons (or companies with 20% Ownership)
- Secondary collateral may be required
- Personal financial statements & financial statements of business (if applicable)

### **How to Apply**

You must first seek financing from a bank or other private source. If financing is available at reasonable terms, the SBA cannot make the loan. Take your business plan to your banker and discuss your financial requirements with him/her. His/her involvement is essential. Then, call the University of Georgia Small Business Development Center to discuss the project's eligibility for SBA assistance.

There are other nontraditional financing options through micro-lending organizations such as Appalachian Community Enterprise, Inc. (ACE).

In order to obtain additional information regarding grants and other financial opportunities, you may wish to contact one of the following agencies:

#### **Georgia Department of Community Affairs Business and Financial Division**

404.679.3110

[www.dca.state.ga.us](http://www.dca.state.ga.us)

#### **Governor's Entrepreneur and Small Business Office**

[www.georgia.gov](http://www.georgia.gov)

#### **Federal Grant Opportunities**

[www.fedgrants.gov](http://www.fedgrants.gov)







# Legal Aspects of Starting a Business

## **Legal Form of Business:**

Deciding what form of legal entity your business will take is an important decision. This will have an impact on the future of your business including your protection under the law, and the rules and regulations (for example, federal and state taxes) that will apply to you.

It is recommended that before you enter into any of these four forms of business that you contact an attorney, CPA, or other qualified individual. Speaking with someone informed about the legal entities of business will reduce the risk of mistakes in the business setup. You can probably do the necessary paperwork and procedures yourself, but it makes sense to leave it up to the professionals. Also, contact the Small Business Development Center for more information.

## **There Are Four Basic Forms That a Business Can Take:**

- **Sole Proprietorship:** is usually owned and operated by one person. Under the law, it is not considered a separate legal entity. It is instead considered an extension of the person who owns the business. This person has sole ownership of the assets, but is also solely liable for the debts of the business.
- **Partnership:** can be formed in two ways. A general partnership is comprised of two or more individuals who join to start a business. Each person has proportional ownership of the businesses assets and proportional liability for business debts. Each person also has the authority in running this business. A partnership agreement can be drawn up to alter each person's particular liability. However, despite this document, creditors may collect from each member of the partnership (this may include personal assets).



- **Limited Partnership:** is made up of one or more general partners as well as one or more limited partners. Limited partners contribute capital and share in profits and losses. These limited partners, however, take no part in running of the business and are not held liable for organization's debts. Whether taking part in a general or limited partnership, it is advisable that you draw up a partnership agreement. This document will detail each partner's rights and their responsibilities. Partnerships are required to file both federal and state income tax. While the partnership is not typically taxed, each partner reflects charges for the partnership on his/her personal tax returns.
- **Corporation:** is an entity , which must be approved by the state of Georgia through the Office of the Secretary of State. A corporation must file federal, state, and local taxes on its operations. One advantage to a corporation is the protection from liability afforded to shareholders. However, when an organization is small, creditors may require personal guarantees of the predominant owners. Another advantage to the corporation is the ease of raising capital through the sale of common stock or preferred stock. A disadvantage of the corporation is that the organizations's income will essentially be taxed twice (once for the business and again on the shareholders personal income tax after collecting dividends). There are two types of corporations: C and S  
**C Corporation:** have their own tax identification numbers and pay their own taxes.  
**S Corporation:** is the opposite. It is not taxed as if it is a corporation at all. Instead it is taxed similarly to a partnership. Its gains and losses are reflected on the personal income tax of the shareholder.



The distinctions between C and S corporations can be complicated. It is very important that you consult with someone who is knowledgeable on the subject before making a decision. In order to incorporate your business, contact the Office of the Secretary of State. You will then reserve your corporation name. The incorporation process must be completed within 90 days. The Office of the Secretary of State will instruct you in the completion of all the documents needed. You will be required to pay an incorporation fee every year by April 1.

**The Office of the Secretary of State Corporation Division**

2 Martin Luther King Jr., Drive SE

Suite 315, West Tower

Atlanta, Georgia 30334

404.656.2817

[www.sos.state.ga.us/corporations](http://www.sos.state.ga.us/corporations)

This incorporation process includes publishing your intent to incorporate in the local newspaper's legal publication. Newspapers do charge for this service. To publish your intent to incorporate, contact:

**Dade County**

Dade County Sentinel

P.O. Box 277

Trenton, GA 30752

(706) 657-6182

[www.dadesentinal.com](http://www.dadesentinal.com)

An attorney can usually perform the necessary procedures for you for several hundred dollars. How much it will cost depends on the attorney and your business.





- **Limited Liability Company (LLC):** Is one that is owned by two or more persons known as members. It is a mixture of other forms of organization. This form combines some of the partnerships, corporations, and S corporation's best features. Similarly to a corporation, you must reserve a name and file that articles of incorporation. You and your fellow members should write an operating agreement to control the conduct of the business.

An LLC shields the personal assets of members as if they were shareholders in a corporation. It also eliminates double taxation. You may not be able to conduct inter-state trade as an LLC. Many state and foreign governments have not yet approved this form. In addition an LLC may not have a perpetual life. While this form of organization is gaining popularity, you must take great care in the establishment of an LLC to insure pass-through tax treatment.

**Personal Notes:**





# Trade Name Registration

In the State of Georgia, every person, firm, or partnership that conducts business has two options regarding trade name registrations: 1) the business name must include the last name of the individual owner of the business; 2) If using a fictitious name (one not including the last name of the individual owner), the fictitious name must be registered in office of the Clerk of the Superior Court in the county where the business is located. A corporation or limited liability company will not need to file this registration, as it will already be registered with the Office of the Secretary of State.

The Superior Court Clerk's office will provide any paperwork that needs to be completed. Similar to publishing your intent to incorporate a business, you must publish a notice of your trade name registration in the local newspapers. You must file the required affidavit. Notice of the filing of the trade name registration must be published once a week for two weeks in the legal section of the publication. Average price ranges from \$10 to \$40. In order to run your legal advertisement, contact:

**Dade County**

Dade County Sentinel

P.O. Box 277

Trenton, GA 30752

(706) 657-6182

[www.dadesentinal.com](http://www.dadesentinal.com)



Failure to register a trade name will not nullify contracts signed by the unregistered entity. The court, however, is authorized to assess court costs against the parties who have failed to register the trade name or partnership name at the time an action is filed. Thus the trade name registration prevents a company from having to pay all court costs in an action by or against a company. If you have a question as to whether your business needs to register a trade name, contact the Superior Court's Office.

To file your Trade name registration, contact:

Dade County Courthouse  
P.O. Box 613  
Trenton, GA 30752  
706.657.4778

**Personal Notes:**





# Licensing & Permits

## **Business License and Registration (also called an Occupational Tax)**

If you plan to operate a business in the State of Georgia, you must obtain a city or county business license. In some cases such as home-based business or as may be exempt under Georgia Law, no license is required. You should discuss the details of your situation with the County Clerk located inside Commission Office. The fee for a license is contingent on the number of employees of your business.

### **If your business will be located within the Trenton City limits:**

City of Trenton  
12882 N. Main St.  
Trenton, Georgia 30752  
706.657.4167

### **If your business will be located outside city limits:**

Dade County Commision  
71 Case Avenue, P.O. Box 613  
Trenton, Georgia



## **Federal Licensing**

Most new business most likely will not require any type of federal licensing to conduct business, unless you will be engaged in one of the following activities:

- Rendering investment advice
- Making alcohol products
- Making tobacco products
- Preparing meat products
- Making or dealing in firearms

You would also need a Federal permit also to start large operations such as a television station, radio station, common carrier, or producer of drugs or biological products. The aforementioned businesses are all heavily governmentally regulated. For information on federal licensing for these types of businesses, contact:

### **The U.S Department of Alcohol Tobacco, and Firearms**

2600 Century Parkway Suite 430  
Alanta, Georgia 30345  
404.679.5130  
[www.atf.gov](http://www.atf.gov)

### **The U.S. Federal Drug Administration**

60 8<sup>th</sup> Street  
Atalanta , Ga 30309  
404.347.4265  
[www.fda.gov](http://www.fda.gov)

### **The U.S. Federal Communications Commision**

3575 Kroger Boulevard  
Duluth, Ga 30096  
888.225.5322  
[www.fcc.gov](http://www.fcc.gov)



## **State Licensing**

Many licensing regulations should be considered when establishing a business or practicing certain regulated occupations that require state licensing. You would be well advised to check the current licensing regulations through the office of the Secretary of State, the county and the city.

For information, contact:

### **Georgia Secretary of State Licensing Boards Division**

237 Coliseum Drive

Macon, Ga 31217

478.207.2440

[www.sos.state.ga.us/plb](http://www.sos.state.ga.us/plb)

Personal Notes:



# Health Permits

If your business is to involve food processing, handling, or storage, then a health permit will be necessary before becoming operational. If you are unsure if your business needs a permit, contact the Health Department.

**Dade County Health Department  
Enviromental Health Division**

P.O. Box 446

Trenton, GA 30752

706.657.4213

<http://nwgapublichealth.org/counties/dade/>

Personal Notes:









# Zoning

The unincorporated area of Dade County does not require zoning. However, the incorporated area, also known as the City of Trenton, does require zoning. Once you have chosen a tentative location for your business, contact the zoning department to determine the permitted uses of that location. There may be special restrictions on that area. **Do not invest any money in a location until zoning has been thoroughly researched.**

The City of Trenton's Zoning Administration can help you determine if your location and type of business are in compliance with the City's ordinances. You may be required to submit your business plans to the City's zoning office to comply with the following:

1. Current zoning classification
2. Building setbacks
3. Off-street parking availability and service entrance requirements
4. Buffer yards or required screening
5. Lot area minimum
6. Sign regulations.

Sign permits are required for erecting and placing any mounted or free-standing signs.

Applications are filed through the zoning office. For specific information about signage, contact your local Zoning Administrator's office at City Hall. If your plans do not/cannot meet these specifications, you can discuss options with the zoning office. If you find the current zoning classification of your potential location does not allow for your business, you may file for an appeal for rezoning. In order to file this appeal, contact the Zoning Administration's office. An answer on this appeal can usually be expected 4-5 weeks after submission of your application packet.

## **Zoning Administrator**

City of Trenton  
P.O. Box 518  
Trenton, GA 30752  
706.657.4167



# Building Construction, Renovations, and Occupancy

The County does not require a building permit; however the City of Trenton does require building permits. A building permit must be obtained for both new construction and renovations of and additions to existing buildings. Before you may construct a new facility or renovate or renovate an existing one, you must have this permit. Once you have obtained a building permit, complied with the regulations pertaining to the area you are in, and construction is complete, your facility will be inspected. You will then apply for a Certificate of Occupancy. Without this certificate, it is illegal for your business to reside in the facility.

## **Building Inspection Department**

### **City of Trenton**

P.O. Box 518  
Trenton, Georgia 30752  
706.657.4167

### **Dade County Commisioner's Office**

P.O. Box 613  
Trenton, GA 30752  
706.657.4625

## Personal Notes:



# Utility Information

## **Establishing Water, Sewer, and Garbage Service**

To establish water, sewer, and garbage service in a new or existing location within the City/County you must contact the local Utility Department. You may be required to sign a service contract and pay a deposit.

City of Trenton: 706.657.4167

Dade County Water & Sewer Authority: 706.657.4341

## **Establishing Gas Service**

To establish gas service within city limits, please contact Atlanta Gas Light Company.

<http://www.aglc.com/>

If building a new facility for your business, contact your local city hall and have them put you in touch with local commercial representative, who will help insure that all gas fixtures in your building are up to the city's specifications and also help address any questions regarding gas service. If your business will be located within the county, you must seek an alternate gas provider. You may want to contact your local chamber of commerce for more information on local propane and gas providers.

## **Establishing Electrical Service**

If your business is located outside the City Limits contact the Dade County Board of Commissioners, GPC, and EPB. The DCBOC can be reached by calling 706.657.4625. If your business is located within city limits, you must contact your local city hall by calling 706.657.4167. To establish service you will need to provide the service address, the name of the person responsible for bill payment, and the name of your company. A deposit may be assessed for each business that begins service. The deposit amount for a business (unlike a residential deposit) varies from business to business.



If your business will be located outside of the city limits, it will be necessary to discuss the steps to getting service with a customer service representative; you must contact the Dade County Board of Commissioners to obtain any electrical permit 706.657.4625.

### **Establishing Telephone Services**

Trenton Telephone provides service in the areas within the City limits of Trenton and most of Dade County. To establish service with Trenton Telephone contact a representative at 706.657.4367

Personal Notes:





# Tax Information: State

## Sales and Use Taxes

Every business that sells tangible personal property, such as merchandise, to customers is required to obtain a seller's permit. This is issued from the state sales tax agency. (There are some businesses, however, that are exempt from this requirement.) Typically, a separate permit must be obtained for every business in which property subject to sales tax is sold. If selling to a retailer, wholesalers and manufactures usually do not have to collect sales tax on the goods they sell. This however, is contingent on whether the retailer has a valid seller's permit and can provide you with a "resale certificate."

Similarly retailers are not required to pay sales tax on items you purchase for resale. You may purchase blank resale certificates at office supply stores. If state law requires that your business collect sales and use tax, you must keep detailed records of your gross receipts from sales/rentals. These records must include all sales/rentals whether or not you believe them to be taxable. Your records must also include evidence of all deductions you claim on sales/use tax returns. In addition you must record the total purchase price of all tangible personal property acquired for sale, lease, or consumption. Sales tax forms must be filed monthly. The taxes must also be paid on a monthly basis. You can contact the Georgia Department of Revenue to petition for a special permission to pay/file quarterly.

**Contact: Georgia Department of Revenue 1.877.423.6711**  
<http://dor.georgia.gov/>

## State Excise Taxes

In addition to federal excise tax, you may be responsible for collecting state excise tax as well. The categories are comparable to the federal categories. Alcoholic beverages, tobacco



products, motor carriers, and trucks with more than two axles are included in the taxed categories. You should contact the Georgia Department of Revenue for complete information.

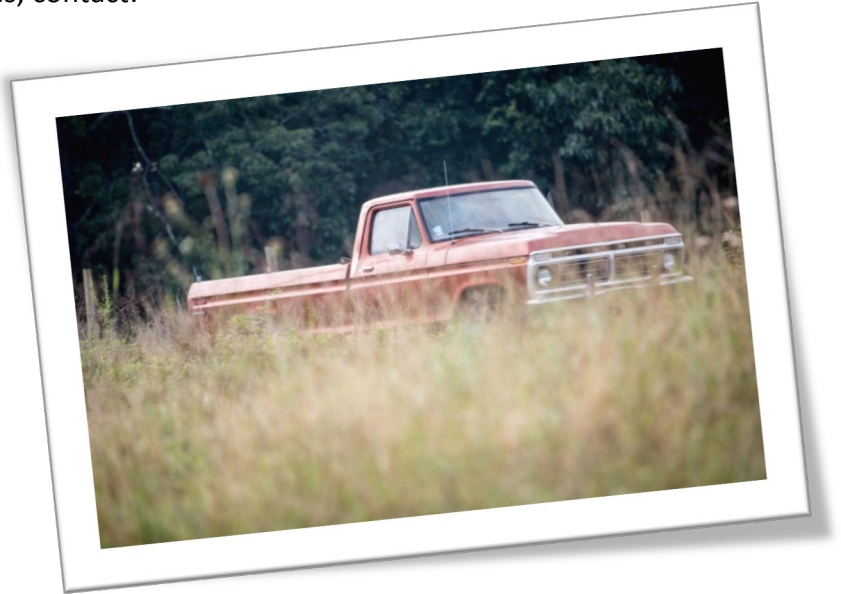
For more information on state excise taxes, contact:

**Department of Revenue**

404.417.4490

[www.etax.dor.ga.gov](http://www.etax.dor.ga.gov)

Personal Notes:







# Tax Information: Federal

## Federal Excise Taxes

There are some forms of business on which the U.S. government requires additional taxation. This will be a tax that you are responsible for collecting. This tax does not come out of your pocket. Typically it is added to the sale price of your product or service. Form 720, Quarterly Federal Excise Tax Return, is used to file most federal excise taxes. Federal excise taxes can be broken into nine general categories of products and services.

They are:

- Motor vehicle use tax (vehicles greater than 55,000 lbs. gross weight)
- Retailers tax (certain types of fuels)
- Retail excise tax on the sales of the following: Heavy trucks/trailers, tires and tubes, recreation equipment (e.g. fishing/hunting supplies), firearms and ammunition
- Air transportation tax (if you are transporting people by air, you have to collect this tax)
- Communication taxes (e.g. on telephone or teletype services)
- Wagering taxes
- Taxes on U.S. mined coal
- Environmental Taxes (imposed on petroleum products, various chemicals, and hazardous wastes)
- Alcohol, firearms, ammunition, and tobacco taxes

*Be sure to contact the IRS for complete information on federal excise taxes.*

Internal Revenue Service

800.829.1040

[www.irs.gov](http://www.irs.gov)



## **Federal Income Taxes**

The amount and ways you will pay federal income taxes will be dependant on the legal form in which your business is organized.

### **Sole Proprietor or a Member of a Partnership:**

In either of these arrangements you will be required to make estimated federal income tax payments and federal self-employment tax payments in advance. These individual payments are due in four installments. These payment deadlines are April 15, June 15, September 15, and January 15 for one whose tax year is the calendar year. Any amount unpaid will be due April 15<sup>th</sup> of the following year. The Form 1040-ES is used to file these taxes. 90% of your estimated tax must be paid during the course of the year.

### **Corporation:**

The Corporation is responsible for paying estimated corporate taxes if it has taxable income. These taxes can be due as soon as the fourth month of the corporation's first tax year. The proper form filing these taxes is the Form 1120-W. You must deposit these payments in a bank licensed to accept federal tax payments. The corporation will be issued a coupon book. These coupons will carry the corporation's tax ID number and are to be used with all federal tax payment deposits. All forms necessary to file any of the estimated taxes mentioned above are available at your local IRS office. A coupon book will be mailed to you upon receipt of your Form SS-4 (The form filed requesting a tax ID number).

For more information:

### **Internal Revenue Service**

800.829.1040

[www.irs.gov](http://www.irs.gov)



## Federal Tax Identification Numbers

Your federal tax identification number is used to file your taxes. It acts similar capacity to your social security number on your personal income taxes. In fact, if you are a sole proprietorship you will probably use your social security number. In partnerships and corporations you will need a Federal Tax ID number. To determine whether you need a Tax ID number, contact the Internal Revenue Service.

### Internal Revenue Service

800.829.1040

[www.irs.gov](http://www.irs.gov)

Personal Notes:





# Tax Information:

## Employer Responsibilities

### **Employer Taxes**

There are taxes that as an employer you are responsible for both withholding from employee wages as well as paying yourself. For more information in employer taxes, see Labor and Safety Regulation Information on page 39 of this guide.

### Income Taxes

Businesses with employees must pay employer taxes and withhold employee taxes for both the State and Federal governments. These should be deposited in any Federal Reserve Bank. You will be given a coupon book to accompany your deposits. These deposits are required monthly or quarterly. The Georgia and US Departments of Revenue will determine your time of payment. You will be required to withhold Social Security and Medicare taxes. In addition to this withholding, The employer must pay a matching amount. You should consult the current year tax calendar for present percentages.

### **Georgia Department of Labor and Revenue – LaFayette Office**

P.O. Box 947  
LaFayette, GA 30728  
706.638.5525

### **Georgia Department of Labor Atlanta Office**

148 International Blvd. NE  
Atlanta, Georgia 30303-1751  
404.232.3001  
[www.dol.state.ga.us](http://www.dol.state.ga.us)



## Unemployment Insurance Taxes

Federal Unemployment Insurance Tax is the employer's responsibility. This is not withheld from employee wages. Consult the Employer's Tax Guide for more information on the various taxes that you will be required to pay. The Employer's Tax Guide is a booklet designed to help you with all aspects of taxation. Contact the Georgia and/or US Departments of Labor and Revenue to receive the Employer's Tax Guide and other relevant information.

### Internal Revenue Service

800.829.1040

[www.irs.gov](http://www.irs.gov)

If you are a sole proprietor, you are not required to pay withholding. You are however required to pay self-employment tax. Contact the Internal Revenue Service for complete details.

Worker's Compensation Insurance is required of any business with more than three employees. The rates vary with the business type and the risk level. For more information, contact the State Board of Workers' Compensation.

### State Board of Workers' Compensation

404.656.3875

[www.sbwcc.georgia.gov](http://www.sbwcc.georgia.gov)

Personal Notes:





# Labor Information: Labor and Safety Regulation

## **Educating Yourself on Labor/Safety Issues**

The Georgia Department of Labor is available to provide consultation to new businesses in the State. The local and State departments offer educational seminars and presentations throughout the year. These classes cover a wide range of labor-related topics such as labor laws, labor issues, prevailing wages, unemployment insurance, benefits, and employment services. It would be advisable to contact the local Georgia Department of Labor (GDOL) office regarding these classes. These seminars are intended to provide you with all the information you need to prepare you for the employment aspects of running a business. You should begin these classes up to one year before your intended start-up. At these seminars, you will be provided with a section of the instructional workbook. After attending a certain number of these seminars, you will have the entire workbook. The Georgia Department of Labor can help you through all your employment and labor issues.

### **Georgia Department of Labor**

200 West Villanow Street  
LaFayette, GA 30728-2432  
(706) 638-5525

## **OSHA**

The issuing and enforcing of occupational and safety health regulations is handled by the United States Department of Labor. The Occupational Safety and Health Administration (OSHA) is the federal agency which administers these policies. The requirements put forth by OSHA include posting notices to employees and maintaining accurate records of employee injuries. OSHA will provide you with information on all requirements as well as related publications. OSHA Policies and regulations must be posted in the workspace where all employees may see.



In addition to OSHA the US government also supports the Employment Standards Administration, Mine Safety and Health Administration, Veterans Employment and Training Service and the Pension and Welfare Benefits Administration. Each of these departments is designed to protect both the employer and employee. Similar to OSHA, each issue and enforces a unique set of requirements and regulations.

**U.S. Department of Labor  
Occupational Safety and Health Administration**

61 Forsyth Street, SW, Atlanta, GA 30303  
404.562.2300  
[www.osha.gov](http://www.osha.gov)

Personal Notes:



# Labor Information: Drug Free Workforce

Your business can become eligible for 7.5% discount on your Worker's Compensation Insurance Programs. This is possible through the DRUGS DON'T WORK PROGRAM. Contact your local Chamber of Commerce or visit the Georgia Chamber of Commerce website listed below for more information on this program.

**Georgia Chamber of Commerce**

[www.gacgamber.com](http://www.gacgamber.com)

**The Council on Alcohol and Drugs**

[www.livedrugfree.org](http://www.livedrugfree.org)

**Dade County Chamber of Commerce**

[www.dadechamber.com](http://www.dadechamber.com)

Personal Notes:





# Labor Information: Application, Hiring and Termination

There are basic background rules to hiring and firing employees. There are legal requirements to acquiring or terminating employees. If handled incorrectly, personnel issues can result in legal problems. These legal problems can be large enough to shut down your business. It is important to make sure all your bases are covered. In addition to the do's and don'ts listed below, contact the Georgia Department of Labor for more on correct hiring and firing policies.

## **Applications and Hiring**

### **DON'T:**

**Ask obvious questions.** Do not ask questions regarding sex, age, race, etc. or anything related to these areas. These are sensitive areas and cannot be used as discriminating factors. Some applicants may believe that all gathered information is used. It is for this reason that you should not ask these questions. It is best to avoid these topics so as to eliminate all possibility of legal problems.

**Write on the job application form.** Any notes taken during the interviews should be made on photocopies or their paper. This allows you to preserve the original application without marring it for your permanent records.

### **DO:**

**Limit your interview questions to job duties.** There is no reason to ask questions that do not apply to the responsibilities of the position. You may ask if an applicant has any barriers to completing the duties. Do not ask questions like "Do you have children?" or "Are you married?" Small talk is acceptable, but be careful not to venture into conversation that might produce seemingly discriminatory information.



**Make sure all company procedures follow employment statutes.** Have your advisors or attorney review your system for application, hiring, and termination before you begin hiring and periodically thereafter.

### **EDUCATE YOURSELF!**

The best way to prevent problems is to be familiar with the law. When you are in doubt about any issue concerning labor or safety, contact the Georgia Department of Labor. See the Resource Directory for contact information.

### **Termination:**

Georgia is a Right to Work State.

#### **DO:**

**Review company policies.** If you have not yet developed company policies regarding application, hiring, and termination, call the GDOL. Make a checklist of your procedures. Make sure that you have followed the rules in the firing process. If you have not completed your checklist, **YOU SHOULD NOT TERMINATE THE EMPLOYEE YET.** Take care and finish all steps in the process to alleviate any questions and possible legal repercussions.

**Have a standard code of expected employee behavior.** Many employers face problems due to unclear expectations of conduct. It is easier to prove reasons for termination if such code is in place. This documentation will be helpful if you are faced with paying restitution because it will show that you had sufficient cause to terminate the employee.

**Conduct an exit interview.** This allows you to tie up any loose ends. Final paychecks can be issued, and company property (e.g. keys, paperwork, and files) can be returned. Ask the employee what he/she liked or dislike about your company. Ask for feedback on aspects of your company of which this person knowledge. This person might be a bit more forthcoming with problems or constructive criticisms than someone who still works there.



**Keep termination of an employee between you (management) and the employee.** The fired employee will appreciate your discretion in this matter. Termination should not be discussed with other employees. Privacy can help you avoid harsh feelings and legal repercussions.

**Have employees sign a release form.** If you are offering the fired employee severance pay or anything else of value, have him or her sign a release of liability to the company. This may protect you in case of legal action.

### **Where to Find Your Labor Force**

There are many resources through which one can find employees. The first things that typically come to mind are the classified advertisements in local newspapers. You can place ads in these publications for week long and even month long periods. Contact the publications you wish to use for more specific information.

The Georgia Department of Labor is an agency that can assist you in finding employees. For more information on how the GDOL can help you, call 706.638.5525

Other places you might contact are Northwestern Technical College (NWT). You can register your job opening with NWT's Job Placement office.

Personal Notes:



# Economic Information: Agribusiness

Agribusiness makes up a large part of the economy of Dade County. This field of business also encounters special restrictions and opportunities. For more information on service is a part of the University of Georgia College of Agriculture and Environmental Sciences, and provides research-based information and technical guidance to farmers and landowners about farming. The Extension Service has information on crop and livestock enterprise budgets and license/permits requirements of the Georgia Department of Agriculture and the Environmental Protection Agency. The FSA has farm loan programs, farm land acreage information (quotas, allotments, etc.) and land conservation assistance programs.

## **Dade County Extension Service**

P.O. Box 550  
Trenton, GA 30752  
706.657.4116

## **Georgia Department of Agriculture**

800.282.5852





# Economic Information: International Trade & Procurement

International trade can be difficult, but also can provide tremendous opportunities. Most start-up businesses will not be participating in international trade. However, if you choose to export or import goods, the following contacts may provide you with valuable information. The United States Export Assistance Center can provide you access to all federal exporting resources.

## **United States Export Assistance Center**

75 Fifth Street NW  
Suite 1055  
Atlanta, Georgia 30308  
404.897.6090

## **Procurement: Doing Business With The Government**

Through the Governor's Small Business Center, learn how to become a registered vendor with the State of Georgia and its many agencies. Visit the Governor's Small Business Center website for more information, a list of current bid opportunities and to register online.



## Additional Resources: Resource Directory

When starting a business it is important to have a diverse base of information sources. One way to insure success is through education. The more you know about your field, the better off your business will be. The following is a list of potential resources for information.

### Dade County

- **City of Trenton:**  
706.657.4167
- **Dade County Government Offices:**  
706.657.4625. This can connect you to various offices within the county that may be of help to you.
- **Northwest Georgia Joint Development Authority:**  
Economic Development for Catoosa, Chattooga, Dade and Walker Counties  
706.375.5793 or 800.966.8092
- **Northwestern Technical College:**  
Located in Rock Spring, GA  
706.764.3510 or 800.735.5726
- **Georgia Department of Labor: LaFayette Office**  
706.638.5525 Northwest Georgia Office – 706.861.1990
- **University of Georgia Small Business Development Center:**  
Local representative serving Catoosa, Dade and Walker Counties: Jerry Sims  
706.272.2707
- **Dade County Chamber of Commerce:**  
Located at 111 Railway Lane in Trentin, GA  
706.657.4488  
[www.dadechamber.com](http://www.dadechamber.com)
- **Southeast Industrial Development Association:** 423.424.4245 [www.seida.info](http://www.seida.info)



## Other Resources

- **Better Business Bureau:**  
Serving Northwest Georgia 423.266.6144 or 800.548.4456
- **Georgia Department of Agriculture:**  
800.282.5852 [www.agr.georgia.gov](http://www.agr.georgia.gov)
- **Georgia Department of Economic Development:**  
404.962.4000  
[www.georgia.org](http://www.georgia.org)
- **Georgia Institute of Technology (GA Tech EDI):**  
888.272.2104
- **Georgia Minority Business Development Center:**  
404.894.2096  
[www.georgiambdc.org](http://www.georgiambdc.org)
- **Georgia Secretary of State's Office:**  
404.656.2881  
[www.sos.ga.gov](http://www.sos.ga.gov)
- **Internal Revenue Service:**  
800.829.1040  
[www.irs.gov](http://www.irs.gov)
- **Minority Business Development Agency Regional Office:**  
404.730.3300
- **SCORE/Counselors to America's Small Business:**  
706.279.3383  
[www.score.org](http://www.score.org)
- **Small Business Administration:**  
Regional Office: 404.332.4999  
District Office: 404.331.0100  
[www.sbaonline.sba.gov](http://www.sbaonline.sba.gov)
- **US Department of Labor:** 404.232.3001 or 877.709.8185 [www.dol.state.ga.us](http://www.dol.state.ga.us)



## Other Web Based Resources For Entrepreneurs

- **CCH-Business Owner's Toolkit Website:**  
[www.toolkit.cch.com](http://www.toolkit.cch.com)
- **Kauffman Foundations Resources for Entrepreneurs:**  
[www.entreworld.org](http://www.entreworld.org)
- **PriceWaterhouseCooper – Vision to Reality:**  
[www.pwcglobal.com](http://www.pwcglobal.com)
- **The Wall Street Journal Center for Entrepreneurs:**  
[www.stattup.wsj.com](http://www.stattup.wsj.com)
- **WKWN- 1420| TV 7**  
706.657.7594  
[www.discoverdade.com](http://www.discoverdade.com)
- **Dade County Sentinel**  
706.657.6182  
[www.dadesentinel.com](http://www.dadesentinel.com)
- **Bank of Dade**  
706.657.6842  
[www.bankofdade.org](http://www.bankofdade.org)
- **Microsoft Small Business Solutions**  
[www.bcentral.com](http://www.bcentral.com)





## Additional Resources: Glossary of Terms

**Assets** - Resources, owned or controlled by a company, that will provide future benefits. These benefits must be quantifiable in monetary terms.

**Balance Sheet** – A list of a company’s assets, liabilities, and owner’s equity at a particular point in time.

**Break Even** – The unit volume where total revenue equals total cost; there is neither profit nor loss.

**Capacity** – The amount of goods or work that can be produced by a company given its level of equipment, labor, and facilities.

**Capital** – The funds necessary to establish or operate a business.

**Cash Flow** – The movement of money into and out of a company; actual income received and actual payments made out.

**Cash Flow Statement** – a presentation of the cash inflows and outflows for a particular period of time. These flows are grouped into major categories of cash from operations, cash investing activities, and cash-financing activities.

**Collateral** – Assets pledged in return for loans.

**Conventional Financing** – financing from established lenders, such as banks, rather than from investors; debt financing.

**Debt Financing** – Raised money for a business by borrowing, often in the form of bank loans. (see Conventional Financing above)

**Debt Service** – money being paid out on a loan; the amount necessary to keep loan from going into default.



**Disbursements** – money paid out.

**Equity** – shares of stock in a company; ownership interest in a company.

**Expenses** – Outflows of resources to generate revenues.

**Fixed Costs** – costs that are not responsive to changes in volume over the relevant range of time.

**GDOL** – Georgia Department of Labor.

**Income Statement** – a matching of a company's accomplishments (i.e. sales) with effort (expenses from operations) during a particular period of time. (Revenues – Expenses = Net Income)

**Leasehold Improvements** – the changes made to a rented store, office or plant, to suit the tenant and make the location more appropriate for the conduct of the tenant's business.

**Letter of Intent** – a letter or other document by a customer indicating the customer's intention to buy from a company.

**Liabilities** – are commitments to payout assets (typically cash) to or render services for creditors.

**Licensing** – The granting or permission by one company to another to use its products, trademark, or name in a limited, particular manner.

**Liquidity** – the ability to turn assets into cash quickly and easily.

**Market Share** – the percentage of the total available customer base captured by a company.

**Net Worth** – the total ownership interest in a company, represented by the excess of total amount of assets minus the total amount of liabilities.

**NWT** – Northwestern Technical College

**Partnership** – a legal relationship of two or more individuals to run a company.



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**Profit Margin** – is the amount of money earned after the cost of goods or all operating expenses are deducted; usually expressed in percentage terms.

**Pro Forma Statements** – is a financial statements detailing management's predictions.

**Receipts** – funds coming into a company; the actual money is paid to the company for its products or services; not necessarily the same as a company's actual receipts.

**SBA** – Small Business Administration

**SBDC** – Small Business Development Center

**Sole Proprietorship** – Company owned and managed by one person.

**Variable Costs** – are the costs that are directly responsive to changes in volume over the relevant range of time.

**Venture Capitalist** – are individuals or firms who invest money in new enterprises.

**Working Capital** – is the cash available to the company for the ongoing operations of the business.

Personal Notes:



# Additional Resources:

## State Boards State License

### **State Board of Accountancy**

Certified Public Accountant  
Registered Public Accountant  
Foreign Accountant  
Accounting Firms

### **State Board of Architects**

Architects  
Interior Designers

### **Georgia Athlete Agent Commission**

Athlete Agents  
Board of Athletic Trainers  
Athletic Trainers

### **Georgia Auctioneer Commission**

Auctioneers  
Auctioneer Corporations  
Non-resident Auctioneers  
Non-resident Corporations

### **State Board of Barbers**

Master Barbers  
Teachers  
Apprentice  
Schools and Shops

### **State Board of Chiropractic Examiners**

Chiropractors

### **Construction Industry Licensing**

Boards Conditioned Air Contractors  
Electrical Contractors  
Low Voltage Contractors  
Master Plumbers  
Journeyman Plumbers  
Utility Contractors  
Utility Managers  
Utility Foreman

### **State Board of Cosmetology**

Master Cosmetology  
Teachers  
Instructor Trainee  
Esthetician  
Apprentice  
Schools  
Shops  
Manicurists

### **Composite Board of Professional Counselors, Social Workers and Marriage Therapists**

Professional Counselor  
Associate Professional  
Counselor  
Master Social Worker  
Clinical Social Worker  
Marriage and Family Therapist  
Associate Marriage and Family Therapist

### **Georgia Board of Dentistry**

Dentists  
Dental Hygienists

### **Board of Examiners of Licensed Dieticians**

Dieticians

### **State Board of Professional Engineers and Land Surveyors**

Professional Engineer  
Engineer-in-Training  
Land Surveyor  
Land Surveyor-in-Training

### **State Board of Registration for Foresters**

Foresters

**State Board of Funeral Service**

Funeral Director  
Embalmer  
Establishment  
Apprenticeship

**State Board of Registration for Professional Geologists**

Professional Geologist

**State Board of Hearing Aid Dealers/Dispensers**

Hearing Aid Dealer Hearing Aid Dispenser

**State Board of Landscape Architects**

Landscape Architects

**State Board for the Certification of Librarians**

Librarian

**Composite State Board of Medical Examiners**

Acupuncturists  
Paramedic  
Cardiac Technician Teacher  
Institutional & Provisional  
Physician (MD & DO)  
Osteopath Respiratory  
Therapist

**State Board of Nursing Homes**

Administrators  
Nursing Home  
Administrator in Training

**Occupational Therapy**

Occupational Therapist  
Occupational Therapist Assistant

**State Board of Dispensing Opticians**

Opticians

**State Board of Examiners in Optometry**

Optometrists

**State Board of Pharmacy**

Pharmacists Intern  
Retail Pharmacy  
Hospital Pharmacy  
Wholesaler Manufacturer  
Research Approvals  
Pharmacy Schools

Nuclear Pharmacists  
Nuclear Pharmacies  
Prison Clinic Pharmacies

**State Board of Physical Therapy**

Physical Therapists  
Physical Therapy Assistant

**State Board of Podiatry Examiners**

Podiatrists

**State Board of Examiners of Licensed Practical Nurses**

Licensed Practical Nurses

**Board of Private Detectives and Security Agents**

Private Detectives  
Employees  
Private Security Guards  
Private Detective Businesses  
Private Security Businesses  
Weapons Permits  
Training Instructors  
Classroom Firearms  
Classroom & Firearms

**State Board of Examiners of Psychologists**

Psychologists

**Georgia Board of Nurses**

Registered Nurses  
Licensed Undergraduate Nurses  
Advanced Practice

**State Board of Examiners for Speech Language Pathology and Audiology**

Speech Language Pathologists  
Audiologists  
Speech Language Pathology Aide  
Paid Clinical Experience  
Fellow

**State Board of Registration of Used Motor Vehicle Dealers and Used Motor Parts Dealer**

Used Motor Vehicle Dealers  
Used Motor Vehicle Parts Dealers  
Used Motor Vehicle Dismantler  
Salvage Yard Dealers Rebuilders  
Salvage Pool Operators



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**State Board of Veterinary Medicine**

Veterinarians

Faculty Licensee

Animal Technicians

**State Board of Water and Wash Water****Treatment Plant and Operator and Laboratory****Analysis**

Public Water Supply System Operator (Class I, II, III, IV)

Biological Wastewater Treatment System Operator (Class I, II, III, IV)

Industrial Wastewater Treatment System Operator

Water or Wastewater Lab. Operator

Wastewater Collection System Operator